

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Black, Brian	§	Case No. 08 B 14556
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 06/06/2008.

2) The plan was confirmed on 10/02/2008.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/22/2011.

5) The case was converted on 12/20/2011.

6) Number of months from filing or conversion to last payment: 40.

7) Number of months case was pending: 43.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$21,400.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,360.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$15,360.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0
Trustee Expenses & Compensation	\$903.77
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,803.77

Attorney fees paid and disclosed by debtor \$600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bank Of America	Secured	\$69,000.00	NA	NA	\$0	\$0
Cook County Treasurer	Secured	\$0	NA	NA	\$0	\$0
Countrywide Home Loans Inc.	Secured	NA	\$1,711.37	\$1,711.37	\$0	\$0
Countrywide Home Loans Inc.	Secured	\$86,097.23	\$84,385.86	\$84,385.86	\$0	\$0
GMAC Auto Financing	Secured	\$12,205.00	NA	NA	\$0	\$0
Lighthouse Financial Group	Secured	\$4,915.06	\$4,915.06	\$4,915.06	\$4,915.06	\$632.74
US Bank	Secured	\$17,000.00	\$14,019.54	\$14,019.54	\$0	\$0
US Bank	Secured	\$3,980.46	\$3,980.46	\$3,980.46	\$3,980.46	\$0
Bud's Ambulance	Unsecured	\$851.00	\$851.00	\$851.00	\$19.61	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Comcast	Unsecured	\$281.00	NA	NA	\$0	\$0
Dick's Sporting Goods	Unsecured	\$0	NA	NA	\$0	\$0
Discover Financial Services	Unsecured	\$5,486.65	\$5,486.65	\$5,486.65	\$125.91	\$0
ECast Settlement Corp	Unsecured	\$15,064.20	\$15,064.20	\$15,064.20	\$345.69	\$0
ECast Settlement Corp	Unsecured	\$2,692.26	\$2,692.26	\$2,692.26	\$61.79	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
First USA	Unsecured	\$0	NA	NA	\$0	\$0
First USA	Unsecured	\$0	NA	NA	\$0	\$0
GEMB	Unsecured	\$4,667.00	NA	NA	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
GMAC Auto Financing	Unsecured	\$3,134.00	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
Lighthouse Financial Group	Unsecured	NA	\$0	\$0	\$0	\$0
Lighthouse Financial Group	Unsecured	\$11,199.87	NA	NA	\$0	\$0
Macys Retail Holdings Inc	Unsecured	\$834.25	\$834.25	\$834.25	\$19.14	\$0
Muhammad M Kudaimi	Unsecured	NA	\$163.36	\$163.36	\$0	\$0
Nicor Gas	Unsecured	\$977.00	NA	NA	\$0	\$0
Pathology Assoc Of Chicago	Unsecured	\$296.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	NA	\$4,951.40	\$4,951.40	\$113.62	\$0
Projectline	Unsecured	\$0	NA	NA	\$0	\$0
Pullman Bank & Trust	Unsecured	\$0	NA	NA	\$0	\$0
RMI/MCSI	Unsecured	\$736.25	\$736.25	\$736.25	\$16.91	\$0
Rnb Fields3	Unsecured	\$0	NA	NA	\$0	\$0
St Margaret Mercy Healthcare	Unsecured	\$4,183.00	NA	NA	\$0	\$0
Target National Bank	Unsecured	\$0	NA	NA	\$0	\$0
United States Dept Of Education	Unsecured	\$57,753.44	\$57,753.44	\$57,753.44	\$1,325.30	\$0
Village Of Lake Zurich	Unsecured	\$2,165.00	NA	NA	\$0	\$0
Village Of Lake Zurich	Unsecured	\$2,165.00	NA	NA	\$0	\$0
Von Maur	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$98,405.40	\$0	\$0
Mortgage Arrearage	\$5,691.83	\$3,980.46	\$0
Debt Secured by Vehicle	\$4,915.06	\$4,915.06	\$632.74
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$109,012.29	\$8,895.52	\$632.74
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$88,532.81	\$2,027.97	\$0

**Disbursements:**

Expenses of Administration	\$3,803.77	
Disbursements to Creditors	\$11,556.23	
<b>TOTAL DISBURSEMENTS:</b>		\$15,360.00

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: January 24, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.